

Bank of America



Bank of America
P.O. Box 2518, Houston, TX 77252-2518



PERFECTED
FIRST CLASS



00-17-9893NSB 08-2005

2436 P
E 0-3**Your Bank of America
Business Checking
Statement**Statement Period:
December 8, 2005 through
January 6, 2006

Account Number: 24366-10636

At Your Service
Call: 818.994.8200Written Inquiries
Bank of America
Glenoaks-Hubbard Branch
PO Box 37176
San Francisco, CA 94137-0001Customer since 2004
Bank of America appreciates your
business and we enjoy serving you.

Our free Online Banking service allows you to check balances, track account activity, pay bills and more. With Online Banking you can also view up to 18 months of this statement online. Enroll at www.bankofamerica.com/smallbusiness.

☐ **Summary of Your Business Checking Account**

Beginning Balance on 12/08/05 (Overdrawn)	- \$9.83
Total Deposits and Credits	+ 40.00
Total Checks, Withdrawals, Transfers, Account Fees	- 10.95
Service Charge	- 12.00
Ending Balance	\$7.22

Number of 24 Hour Customer Service Calls	
Self-Service	0
Assisted	0

☐ **Important Information About Your Account**

Effective 2/1/06, if Bank of America notifies you that we have placed a hold on your deposit, you will now be able to withdraw the funds on the date and by the time of day stated on the notification of deposit hold that we give you. Your current ability to withdraw the first \$100 from your deposit will not change.

In addition to cash withdrawals, this change also governs transactions such as electronic payments, cashier's or teller's checks, certified checks and debit card transactions using the deposited funds.

A monthly service charge was applied to your account because your balance was below the minimum balance of \$4,000 and the average balance of \$8,000. You can avoid this charge by linking other Bank of America savings plans and meeting the \$7,500 minimum combined balance or \$15,000 average combined balance requirements.

☐ **Bank of America News**

Quality health insurance for you, your dependents, and your employees offered through Banc of America Insurance Services, Inc. Get free quotes and compare rates and benefits from over 100 leading insurance companies nationwide. Personalized service from a licensed insurance agent fast and easy - - act now! Visit www.bankofamerica.com/bizhealth today!

Introducing, the Small Business Discount Program. As a small business checking customer, you can save on products you buy for your business and for yourself. Use our easy on-line service to save 5%-75% with over 2,500 retailers--we've done the negotiating for you. Visit BankofAmerica.com, click on Small Business and follow the links to start saving today!

Tax-Advantaged Savings - Start Today. With a Bank of America Individual Retirement Account (IRA), you could be on your way to a secure retirement. With tax season right around the corner, consider opening an IRA for potential tax-advantaged savings.

Even if your employer offers a retirement savings plan, an IRA may offer you additional benefits while contributing additional savings dollars to your future financial security. To start saving today, visit www.bankofamerica.com or call 1.800.242.2632.

☐ **Account Activity**

Date Posted	Description	Reference #	Debits	Credits	Daily Balance
12/22	ATM deposit on 12/22, Bank of America ATM #WCAD7673 (Card #330926437)	004075		\$ 40.00	\$30.17
01/03	Check Card Purchase on 01/02 (Card #330926437), Routhost.Com 919-413-1455 NC Ref #24765016003206000052705		\$ 5.95		\$24.22
01/04	Check Card Purchase on 01/02 (Card #330926437), Totalchoice Hosting 248-6281206 MI Ref #24721876004000302253569		\$ 5.00		\$19.22
01/06	Monthly Service Charge		\$ 12.00		\$7.22

☐ **Bank of America: In Balance**

To assist you in reconciling your account, we have provided the following summary information. A reconciliation worksheet is printed on the reverse of this page.

- Your ending balance from this statement\$7.22
- Subtract the monthly service charge from your checkbook register..... 12.00

☐ **ATM Information**

This period, you visited the following ATM locations:

Bank of America's ATM Network

- #WCAD7673 Bank Of America, Sylmar, CA

Statement Period: December 8, 2005
through January 6, 2006
Account Number: 24366-10636

- _____



101

00470370



NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES

BUSINESS REPLY MAIL

FIRST-CLASS MAIL

PERMIT NO. 1171

MILWAUKEE, WI

POSTAGE WILL BE PAID BY ADDRESSEE

BANC OF AMERICA INSURANCE SERVICES INC
PLAN ADMINISTRATOR
6301 OWENSMOUTH AVE STE 700
WOODLAND HILLS CA 91367-9663





Bank of America

P.O. Box 2518, Houston, TX 77252-2518

2436 P
E 0-3

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CENTAUR GIRL PRODUCTIONS, INC
11100-8 SEPULVEDA BLVD #512
MISSION HILLS CA 91345-1101

PRESORTED
FIRST CLASS



00-17-9593NSB 08-2005



Bank of America
P.O. Box 2518, Houston, TX 77252-2518



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00-17-9593NSB 08-2005

**Your Bank of America
Business Checking
Statement**2436 P
E 0-3Statement Period:
January 7 through February 3, 2006

Account Number: 24366-10636

CENTAUR GIRL PRODUCTIONS, INC
11100-8 SEPULVEDA BLVD #512
MISSION HILLS CA 91345-1101At Your Service
Call: 818.994.8200Written Inquiries
Bank of America
Glenoaks-Hubbard Branch
PO Box 37176
San Francisco, CA 94137-0001Customer since 2004
Bank of America appreciates your
business and we enjoy serving you.

Our free Online Banking service allows you to check balances, track account activity, pay bills and more. With Online Banking you can also view up to 18 months of this statement online. Enroll at www.bankofamerica.com/smallbusiness.

☐ **Summary of Your Business Checking Account**

Beginning Balance on 01/07/06	\$7.22
Total Deposits and Credits	+ 100.00
Service Charge	- 12.00
Ending Balance	\$95.22

Number of 24 Hour Customer Service Calls	
Self-Service	0
Assisted	0

☐ **Important Information About Your Account**

ATTN: Customers who send and receive wire transfers. On 3/6/06, Bank of America will introduce a new ABA (0260-0959-3) for incoming & outgoing wires for this account. Notify those that send wire transfers to you of the change in ABA. This ABA # change does not affect ACH transactions or the ABA that currently appears on your checks & deposit tickets.

A monthly service charge was applied to your account because your balance was below the minimum balance of \$4,000 and the average balance of \$8,000. You can avoid this charge by linking other Bank of America savings plans and meeting the \$7,500 minimum combined balance or \$15,000 average combined balance requirements.

☐ **Bank of America News**

Quality health insurance for you, your dependents, and your employees offered through Banc of America Insurance Services, Inc. Get free quotes and compare rates and benefits from over 100 leading insurance companies nationwide. Personalized service from a licensed insurance agent fast and easy - - act now! Visit www.bankofamerica.com/sbins1 today!

Have you signed up for your FREE access to the Discounts Program? As a Small Business checking customer, you can save 5%-75% at places like Franklin Covey, Staples and Starbucks just to name a few. Visit www.bankofamerica.com/businessdiscounts to begin saving today!

Tax-Advantaged Savings - Start Today. Get a business tax deduction - in addition to an individual IRA contribution - while providing retirement benefits for you and your employees. A Simplified Employee Pension (SEP) IRA Plan is ideal for self-employed individuals and businesses with few employees and unpredictable cash flows.

Please consult your tax advisor regarding tax advantages. To start saving today, visit www.bankofamerica.com or call 1.800.242.2632.

☐ **Account Activity**

Date Posted	Description	Reference #	Debits	Credits	Daily Balance
01/23	ATM deposit on 01/23, Bank of America ATM #WCAD7673 (Card #330926437)	006672		\$ 100.00	\$107.22
02/03	Monthly Service Charge		\$ 12.00		\$95.22

☐ **Bank of America: In Balance**

To assist you in reconciling your account, we have provided the following summary information. A reconciliation worksheet is printed on the reverse of this page.

- Your ending balance from this statement\$95.22
- **Subtract** the monthly service charge from your checkbook register..... 12.00

☐ **ATM Information**

This period, you visited the following ATM locations:

Bank of America's ATM Network

- #WCAD7673 Bank Of America, Sylmar, CA

Statement Period: January 7 through February 3, 2006
Account Number: 24366-10636

1. *Journal of Management Education*
 2. *Journal of Management Inquiry*
 3. *Journal of Management Research*

1. List your Account Register/Checkbook Balance here	\$	_____
2. Subtract any service charges or other deductions not previously recorded that are listed on this statement	\$	_____
3. Add any credits not previously recorded that are listed on this statement (for example interest)	\$	_____
4. This is your NEW ACCOUNT REGISTER BALANCE	\$	_____

1. List your Statement Ending Balance here \$ _____

2. Add any deposits not shown on this statement \$ _____

\$

[illegible]

<p>4. TOTAL OF OUTSTANDING CHECKS, ATM, Check Card and other electronic withdrawals</p> <p>5. Subtract total outstanding checks, ATM, Check Card and other electronic withdrawals from Subtotal</p> <p style="padding-left: 20px;">This Balance should match your new Account Register Balance</p>	<p>\$ _____</p> <p>\$ _____</p>
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Important Information

Deposit Agreement. When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule, which contain the current version of the terms and conditions of your account relationship, may be obtained at our banking centers.

Electronic Transfers: In case of errors or questions about your electronic transfers

Electronic transfers: In case of errors or questions about your electronic transfers if you think your statement or receipt is wrong or if you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- * Tell us your name and account number.
* Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
* Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting Other Problems. You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or unauthorized transactions within the time periods specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you for, and you agree not to make a claim against us for the problems or unauthorized transactions.

Direct Deposits. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us at the telephone number listed on the front of this statement to find out if the deposit was made as scheduled.

Get a free quote and apply today:

www.bankofamerica.com/smbizins1

Consumer Protection Disclosure: Insurance is not a deposit or other obligation of the bank or any bank affiliate; is not guaranteed, issued or underwritten by the FDIC, the bank or any bank affiliate; is not insured by the FDIC or any other agency of the U.S., the bank or any bank affiliate; and is not a condition to the provision or term of any banking service or activity.

Banc of America Insurance Services, Inc. and BA Insurance Services (in Hawaii), Inc. represent the insurance company in any insurance sale and are paid commission and many receive other performance-based compensation from the insurance company. Banc of America Insurance Agency is the name under which Banc of America Insurance Services, Inc. does business in New York.

Online quotes, broker of record, and other services provided by eHealthInsurance Services, Inc., 11919 Foundation Place, Gold River, CA 95670, 1-800-977-8860. For Legal and Licensing information, visit <http://www.ehealthinsurance.com/ehealthinsurance/LicensingPopup.html>.

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**Banc of America
Insurance Services, Inc.**

A Nonbank Subsidiary



Affordable term life insurance for Bank of America customers.

Banc of America Insurance Services, Inc. is pleased to provide information on affordable term life insurance. Here are examples of the rates available for a 10-year plan. Insurance issued by **AMERICAN GENERAL LIFE INSURANCE COMPANY**. For your convenience, you have two ways to get more information *without obligation*.

It's easy to apply or get more information:

- 1 Complete and mail this **postage-paid** card today
- 2 Call our Plan Administrator **toll-free at 1.800.585.9770**

10-YEAR GUARANTEED MONTHLY RATE

Insurance Amount	Age 20-30		Age 35		Age 40		Age 45		Age 50		Age 55		Age 60		Age 65	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
\$100,000	9.36	10.24	9.54	10.41	10.76	11.90	13.39	14.96	16.98	20.39	23.19	27.91	28.18	40.25	37.45	61.25
\$250,000	9.19	10.28	9.41	10.28	11.59	13.13	15.97	19.25	21.66	29.53	31.28	43.75	45.06	70.44	70.44	115.94
\$500,000	14.00	16.19	14.44	16.19	18.81	21.88	27.56	34.13	38.94	54.69	58.19	83.13	85.75	136.50	136.50	227.50

Monthly Premiums for Preferred Plus, Non-Tobacco Rates. Premiums for other face amounts, other term lengths (15, 20, and 30 years) and other ages up to age 80 (70 in Washington state) are available.

Name _____ Insurance Amount Desired \$ _____ Address _____ City _____
State _____ Zip _____ Day Phone () _____ Evening Phone () _____ Male Age _____ Female Age _____

LTG Ultra 10 (Policy Form Number LTG-2000AG) and LTG Ultra-C 10 (Policy Form Number LTG-C 01AG) are term life insurance policies with guaranteed level premiums for 10 years (form not available in all states). Illustrated monthly premiums shown are for male and female, Preferred Plus, Non-Tobacco Class I. LTG Ultra 10 is shown for \$250,000 and \$500,000 face amounts; LTG Ultra-C 10 is shown for \$100,000 face amount. Premium will depend on each applicant's evidence of insurability. All applications are medically underwritten. Insurance issued by AMERICAN GENERAL LIFE INSURANCE COMPANY member of American International Group, Inc., Houston, Texas. American General Life is responsible for the underwriting risks, financial obligations and support functions. At the end of the guaranteed term premiums increase if policy is renewed. Premiums for other rate classes, ages and payment plans are available upon request. Death benefit remains level and is payable in lump sum or installments, if so elected. The insurance company may contest the policy for two years from date of policy issue for material misstatements or omissions on the application. Death benefit payable from any cause except suicide within the first two policy years. In the event of suicide in the first two years, policy benefit is limited to return of premium paid. American General Life Insurance Company is solely responsible for its own financial condition and contractual obligations. American General Life does not solicit in the state of New York. Banc of America Insurance Services, Inc. and BA Insurance Services, Inc. represent the insurance company in any insurance sale and are paid commission and may receive other performance based compensation from the insurance company for the services they provide to the customer on behalf of the insurance company.

Insurance Products are: ☐ NOT A DEPOSIT ☐ NOT FDIC INSURED ☐ NOT GUARANTEED BY THE BANK ☐ NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY

Rev 2.06 ©

**Banc of America
Insurance Services, Inc.**

You and your employees want quality health coverage. We can help you find it.

Visit www.bankofamerica.com/smbizins1

Visit www.bankofamerica.com/smbizins1 to find the right insurance plan for you and your employees.

Free Quotes - Review quotes from leading health plans in your area.

More Choices - Choose from over 100 leading health insurance companies across the country.

Easy Comparisons - Make side-by-side price and benefit comparisons.

Fast Assistance - Get personal assistance and unbiased advice from licensed health insurance agents.

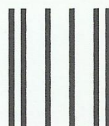
A nonbank subsidiary of

Bank of America



608

00470370



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UNITED STATES

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FIRST-CLASS MAIL

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MILWAUKEE, WI

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BANC OF AMERICA INSURANCE SERVICES INC
PLAN ADMINISTRATOR
6301 OWENSMOUTH AVE STE 700
WOODLAND HILLS CA 91367-9663



Bank of America



Bank of America

P.O. Box 2518, Houston, TX 77252-2518

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|||||
CENTAUR GIRL PRODUCTIONS, INC
11100-8 SEPULVEDA BLVD #512
MISSION HILLS CA 91345-1101

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00-17-9593NSB 08-2005

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P.O. Box 2518, Houston, TX 77252-2518



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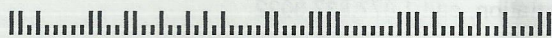
00-17-9593NSB 08-2005

Your Bank of America Business Checking Statement

2436 P
E 0-3

Statement Period:
February 4 through March 9, 2006

Account Number: 24366-10636



CENTAUR GIRL PRODUCTIONS, INC
11100-8 SEPULVEDA BLVD #512
MISSION HILLS CA 91345-1101

At Your Service
Call: 818.994.8200

Written Inquiries
Bank of America
Glenoaks-Hubbard Branch
PO Box 37176
San Francisco, CA 94137-0001

Customer since 2004
Bank of America appreciates your
business and we enjoy serving you.

Our free Online Banking service allows you to check balances, track account activity, pay bills and more. With Online Banking you can also view up to 18 months of this statement online. Enroll at www.bankofamerica.com/smallbusiness.

☐ Summary of Your Business Checking Account

Beginning Balance on 02/04/06	\$95.22	Number of 24 Hour Customer Service Calls	
Total Checks, Withdrawals, Transfers, Account Fees	- 54.47	Self-Service	0
Service Charge	- 12.00	Assisted	0
Ending Balance	\$28.75		

☐ Important Information About Your Account

ATTN: Customers who send and receive wire transfers. On 3/6/06, Bank of America will introduce a new ABA (0260-0959-3) for incoming & outgoing wires for this account. Notify those that send wire transfers to you of the change in ABA. This ABA # change does not affect ACH transactions or the ABA that currently appears on your checks & deposit tickets.

Tax-Advantaged Savings - Start Today. Get a business tax deduction - in addition to an individual IRA contribution - while providing retirement benefits for you and your employees. A Simplified Employee Pension (SEP) IRA Plan is ideal for self-employed individuals and businesses with few employees and unpredictable cash flows.

A monthly service charge was applied to your account because your balance was below the minimum balance of \$4,000 and the average balance of \$8,000. You can avoid this charge by linking other Bank of America savings plans and meeting the \$7,500 minimum combined balance or \$15,000 average combined balance requirements.

Please consult your tax advisor regarding tax advantages. To start saving today, visit www.bankofamerica.com or call 1.800.242.2632.

CENTAUR GIRL PRODUCTIONS, INC

Statement Period: February 4 through March 9, 2006
Account Number: 24366-10636☐ **Bank of America News**

With Merchant Service online reports, you save time with 24-hour online access to transaction details and report management. No more waiting for your monthly statement or searching through paperwork to research items. For more information, call 1.877.837.9022 and reference promo code 142.

Have you signed up for your FREE access to the Discounts Program? As a Small Business checking customer, you can save 5%-75% at places like Franklin Covey, Staples and Starbucks just to name a few. Visit www.bankofamerica.com/businessdiscounts to begin saving today!

Quality health insurance for you, your dependents, and your employees offered through Banc of America Insurance Services, Inc. Get free quotes and compare rates and benefits from over 100 leading insurance companies nationwide. Personalized service from a licensed insurance agent fast and easy - - act now! Visit www.bankofamerica.com/bizhealth2 today!

☐ **Account Activity**

Date Posted	Description	Reference #	Debits	Credits	Daily Balance
02/06	Check Card Purchase on 02/02 (Card #330926437), Totalchoice Hosting 248-6281206 MI Ref #24721876035003402797355		\$ 5.00		\$90.22
02/27	Check Card Purchase on 02/26 (Card #330926437), Routhost.Com 800-685-3608 NC Ref #24765016058206000061973		\$ 5.95		\$84.27
03/03	Check Card Purchase on 03/02 (Card #330926437), Daz Productions 800-495-1777 UT Ref #24765016061286011417138		\$ 38.52		\$45.75
03/06	Check Card Purchase on 03/02 (Card #330926437), Totalchoice Hosting 248-6281206 MI Ref #24721876063006202942738		\$ 5.00		\$40.75
03/09	Monthly Service Charge		\$ 12.00		\$28.75

☐ **Bank of America: In Balance**

To assist you in reconciling your account, we have provided the following summary information. A reconciliation worksheet is printed on the reverse of this page.

- Your ending balance from this statement\$28.75
- Subtract the monthly service charge from your checkbook register..... 12.00

☐ **FACTS - FDIC Insured Account Disclosure Information**

We reviewed our Bank of America Visa Business Check Card benefits and discovered that while some check card benefits are frequently used by our customers, others are not. As a result, we have streamlined our business check card benefits. Effective July 1, 2006, Bank of America Visa Business Check Cards will no longer offer: Price Protection or Concierge Services. We will continue to provide our Total Security Protection Package, our standard in check card security. For more information on Total Security Protection or your other benefits, refer to the insert included with your statement or go to www.bankofamerica.com/sbcardupdate.

CENTAUR GIRL PRODUCTIONS, INC

Statement Period: February 4 through March 9, 2006
Account Number: 24366-10636

How To Balance Your Bank of America Account

FIRST, start with your Account Register/Checkbook:

1. List your Account Register/Checkbook Balance here \$ _____
2. Subtract any service charges or other deductions not previously recorded that are listed on this statement \$ _____
3. Add any credits not previously recorded that are listed on this statement (for example interest) \$ _____
4. This is your NEW ACCOUNT REGISTER BALANCE \$ _____

NOW, with your Account Statement:

1. List your Statement Ending Balance here \$ _____
2. Add any deposits not shown on this statement \$ _____

SUBTOTAL

\$ _____

3. List and total all outstanding checks, ATM, Check Card and other electronic withdrawals

Checks, ATM, Check Card, Electronic Withdrawals		Checks, ATM, Check Card, Electronic Withdrawals		Checks, ATM, Check Card, Electronic Withdrawals	
Date/Check #	Amount	Date/Check #	Amount	Date/Check #	Amount
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

4. TOTAL OF OUTSTANDING CHECKS, ATM, Check Card and other electronic withdrawals \$ _____
5. Subtract total outstanding checks, ATM, Check Card and other electronic withdrawals from Subtotal
This Balance should match your new Account Register Balance \$ _____

Upon receipt of your statement, differences, if any, should be reported to the bank promptly in writing and in accordance with provisions in your deposit agreement.

Important Information

Change of Address. Please call us at the telephone number listed on the front of this statement to tell us about a change of address.

Deposit Agreement. When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule, which contain the current version of the terms and conditions of your account relationship, may be obtained at our banking centers.

Electronic Transfers: In case of errors or questions about your electronic transfers

If you think your statement or receipt is wrong or if you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- * Tell us your name and account number.
- * Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- * Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting Other Problems. You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or unauthorized transactions within the time periods specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you for, and you agree not to make a claim against us for the problems or unauthorized transactions.

Direct Deposits. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us at the telephone number listed on the front of this statement to find out if the deposit was made as scheduled.



- **Guaranteed Credit** — credits your account by the end of the next business day for unauthorized transactions if your card is lost or stolen.¹
- **Fraud Monitoring** — reviews how and where the card is being used, and is designed to block potential fraud if abnormal patterns are detected.

Just as important, you will continue to enjoy the ability to make purchases at millions of locations worldwide, wherever Visa® Check Cards are accepted. Also, as a Business Check Card customer, you will continue to receive Purchase Security and Extended Protection, Travel and Emergency Assistance, and Auto Rental Collision Damage Waiver benefits.



¹Claims may be filed against posted and settled transactions subject to dollar amounts and verifications and must be reported within 60 days of the statement.

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Banc of America Insurance Services, Inc.

A Nonbank Subsidiary

Bank of America



Affordable term life insurance for Bank of America customers.

Banc of America Insurance Services, Inc. is pleased to provide information on affordable term life insurance. Here are examples of the rates available for a 10-year plan. Insurance issued by **AMERICAN GENERAL LIFE INSURANCE COMPANY**. For your convenience, you have two ways to get more information *without obligation*.

It's easy to apply or get more information:

- 1 Complete and mail this **postage-paid** card today
- 2 Call our Plan Administrator **toll-free at 1.800.585.9770**

10-YEAR GUARANTEED MONTHLY RATE

Insurance Amount	Age 20-30		Age 35		Age 40		Age 45		Age 50		Age 55		Age 60		Age 65	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
\$100,000	9.36	10.24	9.54	10.41	10.76	11.90	13.39	14.96	16.98	20.39	23.19	27.91	28.18	40.25	37.45	61.25
\$250,000	9.19	10.28	9.41	10.28	11.59	13.13	15.97	19.25	21.66	29.53	31.28	43.75	45.06	70.44	70.44	115.94
\$500,000	14.00	16.19	14.44	16.19	18.81	21.88	27.56	34.13	38.94	54.69	58.19	83.13	85.75	136.50	136.50	227.50

Monthly Premiums for Preferred Plus, Non-Tobacco Rates. Premiums for other face amounts, other term lengths (15, 20, and 30 years) and other ages up to age 80 (70 in Washington state) are available.

Name _____ Insurance Amount Desired \$ _____ Address _____ City _____

State _____ Zip _____ Day Phone () _____ Evening Phone () _____ Male Age _____ Female Age _____

LTG Ultra 10 (Policy Form Number LTG-2000AG) and LTG Ultra-C 10 (Policy Form Number LTG-C 01AG) are term life insurance policies with guaranteed level premiums for 10 years (form not available in all states). Illustrated monthly premiums shown are for male and female, Preferred Plus, Non-Tobacco Class I. LTG Ultra 10 is shown for \$250,000 and \$500,000 face amounts; LTG Ultra-C 10 is shown for \$100,000 face amount. Premium will depend on each applicant's evidence of insurability. All applications are medically underwritten. Insurance issued by AMERICAN GENERAL LIFE INSURANCE COMPANY member of American International Group, Inc., Houston, Texas. American General Life is responsible for the underwriting risks, financial obligations and support functions. At the end of the guaranteed term premiums increase if policy is renewed. Premiums for other rate classes, ages and payment plans are available upon request. Death benefit remains level and is payable in lump sum or installments, if so elected. The insurance company may contest the policy for two years from date of policy issue for material misstatements or omissions on the application. Death benefit payable from any cause except suicide within the first two policy years. In the event of suicide in the first two years, policy benefit is limited to return of premium paid. American General Life Insurance Company is solely responsible for its own financial condition and contractual obligations. American General Life does not solicit in the state of New York. Banc of America Insurance Services, Inc. and BA Insurance Services, Inc. represent the insurance company in any insurance sale and are paid commission and may receive other performance based compensation from the insurance company for the services they provide to the customer on behalf of the insurance company.

Insurance Products are: ☐ NOT A DEPOSIT ☐ NOT FDIC INSURED ☐ NOT GUARANTEED BY THE BANK ☐ NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY

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Check Card Update

We reviewed our Bank of America Visa[®] Business Check Card benefits and discovered that while some check card benefits are frequently used by our customers, others are not. In an effort to serve you better, we have streamlined our business check card benefits to provide the services used most.

With this in mind, we want to make sure you are aware of the upcoming changes to your Bank of America Visa[®] Business Check Card benefits, effective July 1st, 2006. At that time, Bank of America Visa[®] Business Check Cards will no longer provide: Concierge Services or Price Protection.

Bank of America will continue to offer the popular benefits that mean the most to our customers, including:

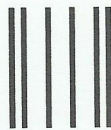
Free access to more than 16,000 Bank of America ATMs nationwide for getting cash and performing other everyday banking activities.

Bank of America Total Security Protection[®] Package, complete with:

- **Zero Liability** — reimburses you for unauthorized card transactions if your card is lost or stolen, up to the amount of the loss.¹

(See reverse)

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